

Information to identify the case:

Debtor 1	<u>Lisa R. Lombardo</u>	Social Security number or ITIN	xxx-xx-3999
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23257-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa R. Lombardo

3/21/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lisa R. Lombardo
Debtor

Case No. 19-23257-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 21, 2025

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db	+ Lisa R. Lombardo, 1756 Rostraver Road, Belle Vernon, PA 15012-4306
15106786	Absolute Resolutions Investments LLC, c/o Stoneleigh Recovery Associates, PB 1479, Lombard, IL 60148
15106795	+ Municipal Authority of Westmoreland Co., POB 800, Greensburg, PA 15601-0800
15106797	PNC Bank, 249 Fifth Avenue, 1 PNC Plaza, Pittsburgh, PA 15222

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 22 2025 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 22 2025 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15124085	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 22 2025 00:46:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15146288	EDI: GMACFS.COM	Mar 22 2025 04:44:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15106787	+ EDI: GMACFS.COM	Mar 22 2025 04:44:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15106788	+ EDI: BANKAMER	Mar 22 2025 04:44:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15106789	+ EDI: CAPITALONE.COM	Mar 22 2025 04:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15112108	EDI: CAPITALONE.COM	Mar 22 2025 04:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15106790	+ Email/Text: bankruptcy@cavps.com	Mar 22 2025 00:47:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15107987	+ Email/Text: bankruptcy@cavps.com	Mar 22 2025 00:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15106791	+ EDI: JPMORGANCHASE	Mar 22 2025 04:44:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15106792	+ EDI: WFNNB.COM	Mar 22 2025 04:44:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po

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		Box 182125, Columbus, OH 43218-2125
15106793	+ EDI: WFNNB.COM	Mar 22 2025 04:44:00 Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15106794	Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2025 00:46:00 Midland Credit Management, POB 301030, Los Angeles, CA 90030-1030
15140054	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00 PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15136766	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00 PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
15106798	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2025 00:46:00 Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15106799	EDI: PRA.COM	Mar 22 2025 04:44:00 Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541
15139883	EDI: PRA.COM	Mar 22 2025 04:44:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15106796	+ EDI: SYNC	Mar 22 2025 04:44:00 PayPal Credit, POB 5018, Lutherville Timonium, MD 21094-5018
15106800	+ EDI: SYNC	Mar 22 2025 04:44:00 Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15107334	^ MEBN	Mar 22 2025 00:44:45 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106801	+ EDI: SYNC	Mar 22 2025 04:44:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106802	+ EDI: SYNC	Mar 22 2025 04:44:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15106803	+ EDI: SYNC	Mar 22 2025 04:44:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15141665	Email/Text: BNCnotices@dcmsservices.com	Mar 22 2025 00:46:00 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15106804	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 22 2025 00:46:00 West Penn Power, POB 3687, Akron, OH 44309-3687

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com rmccartney@fbtlaw.com
Mary Bower Sheats	on behalf of Debtor Lisa R. Lombardo mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 7